

2002 Schumer Retail Credit Card Report – Buffalo

ELECTRONICS STORES

Store	Interest Rate	Grace Period
Radio Shack	23.85%	90 days
Comp USA	19.15%	25 days
Best Buy	23.15%	90 days
Circuit City	20%	5 days

HOMEWARES STORES

Store	Interest Rate	Grace Period
Pottery Barn	21%	5 days
Home Depot	21%	30 days
Sears	21.9%	30 days
Pier 1	21.6%	5 days

CLOTHING STORES

Store	Interest Rate	Grace Period
Ann Taylor	22.8%	30 days
Brooks Brothers	22%	30 days
Express	22.8%	25 days
Victoria's Secret	22.8%	30 days
Abercrombie & Fitch	22.8%	25 days
J.C. Penny	21%	30 days

J. Crew	21%	25 days
Banana Republic	21%	28 days
The Gap	21%	28 days
Lord & Taylor	21.6%	22 days

OTHER CREDIT RATES STILL LOW

Bank-issued Credit Cards – 13.7% (National Average)

Treasury Bills – 1.58% (National Average)

Personal Loan Rates – 14.70% (National Average)

Automobile Loan Rate – 8.06% (National Average)